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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your		r full name		
	your pictu exar licen Bring iden	e the name that is on a government-issued ure identification (for mple, your driver's ase or passport).  If your picture tification to your the trustee.	John First name  J Middle name  Luna Last name and Suffix (Sr., Jr., II, III)	Gina First name  M Middle name  Luna Last name and Suffix (Sr., Jr., II, III)
2.	used Inclu	other names you have d in the last 8 years ude your married or den names.	John Luna	Gina M Lantz Gina Lantz Gina Luna
3.	youi num Indi	y the last 4 digits of r Social Security ober or federal vidual Taxpayer utification number	xxx-xx-6234	xxx-xx-0802

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Debtor 1 John J Luna Debtor 2 Gina M Luna

Case number (if known)

		About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case):				
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	■ I have not used any business name or EINs.  Business name(s)  EINs			
5.	Where you live	170 Juliann Drive, Apt. 11 Wood Dale, IL 60191	If Debtor 2 lives at a different address:			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		DuPage				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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	btor 1 btor 2	John J Luna Gina M Luna					Case number	· (if known)	
Par	rt 2:	Tell the Court About	Your Bank	ruptcy Ca	ase				
7.	The G	chapter of the cruptcy Code you are	Check on	e. (For a b	orief description	of each, see <i>Notice Requir</i>		42(b) for Individuals Filing	for Bankruptcy
	choosing to file under  Chapter 7								
			☐ Chapt	ter 11					
			☐ Chapt	ter 12					
			☐ Chapt	ter 13					
8.	How	you will pay the fee	abo ord a p	vill pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details yout how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money der. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with pre-printed address.  It you choose this option, sign and attach the Application for Individuals to Pay					
						<b>allments.</b> If you choose th s (Official Form 103A).	ils option, sign and a	tach the <i>Application for II</i>	ndividuals to Pay
			but app	is not required	uired to, waive y ur family size an	ived (You may request this rour fee, and may do so on d you are unable to pay the chapter 7 Filing Fee Waive	nly if your income is le e fee in installments)	ess than 150% of the office. If you choose this option	cial poverty line that n, you must fill out
9.		you filed for	■ No.						
		ruptcy within the 3 years?	☐ Yes.						
				District		When		Case number	
				District		When		Case number	
				District		When		Case number	
10.		any bankruptcy s pending or being	■ No						
	filed not f you,	by a spouse who is iling this case with or by a business ner, or by an	☐ Yes.						
				Debtor			F	Relationship to you	
				District		When		Case number, if known	
				Debtor				Relationship to you	
				District		When	(	Case number, if known	
11.		ou rent your lence?	■ No.	Go to I	ine 12.				
	16310		☐ Yes.	Has yo	our landlord obta	ined an eviction judgment	against you and do y	ou want to stay in your re	esidence?
					No. Go to line	12.			

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

bankruptcy petition.

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Deb	otor 2 Gina M Luna				Case number (if known)		
Par	Report About Any Bu	ısinesses	You Owr	າ as a Sole Propriet	tor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	e and location of bus	siness		
	A sole proprietorship is a						
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			e of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	oer, Street, City, Stat	te & ZIP Code		
	it to this petition.		Chec	k the appropriate bo	x to describe your business:		
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))		
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))		
				None of the above	e		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow in 11 U.S.C. 1116(1)(B).				
	For a definition of small	■ No.	I am i	not filing under Chap	oter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am i Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Par	t 4: Report if You Own or	· Have Any	/ Hazardo	ous Property or An	y Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat	☐ Yes.					
	of imminent and	<b>□</b> 163.	What is	the hazard?			
	identifiable hazard to public health or safety?						
	Or do you own any		If immo	diata attantion in			
	property that needs immediate attention?			diate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?			
					Number, Street, City, State & Zip Code		

John J Luna

Debtor 1

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Debtor 1 John J Luna Debtor 2 Gina M Luna

Case number (if known)

....

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-13439 Doc 1 Filed 04/20/16 Entered 04/20/16 13:02:18 Desc Main Document Page 6 of 70

	tor 1 tor 2	John J Luna Gina M Luna		Boodinent	. ago o	Case number (if	known)		
Pari	t 6:	Answer These Questi	ons for Re	eporting Purposes					
16.	Wha	kind of debts do nave?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
				No. Go to line 16b.					
			16b.	■ Yes. Go to line 17.  Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
				☐ No. Go to line 16c.					
				☐ Yes. Go to line 17.					
			16c.	State the type of debts you owe the	at are not consu	mer debts or business de	ebts		
17.		ou filing under oter 7?	□ No.	I am not filing under Chapter 7. Go	to line 18.				
a p	after prop	ou estimate that any exempt erty is excluded and	■ Yes.	I am filing under Chapter 7. Do you are paid that funds will be available			is excluded and administrative expenses		
		nistrative expenses aid that funds will		■ No					
	be av	vailable for ibution to unsecured tors?		Yes					
18.		How many Creditors do			<b>1</b> ,000-5,000	1	<b>2</b> 5,001-50,000		
		you estimate that you owe?	50-99		☐ 5001-10,000		☐ 50,001-100,000		
		☐ 100-19 ☐ 200-99		10,001-25,0	100	☐ More than100,000			
19.		much do you	<b>\$</b> 0 - \$9	50,000	□ \$1,000,001		□ \$500,000,001 - \$1 billion		
		nate your assets to orth?	☐ \$50,001 - \$100,000		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million		□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion		
			□ \$100,001 - \$500,000 □ \$500,001 - \$1 million			01 - \$500 million	☐ More than \$50 billion		
20.		much do you	<b>\$0 - \$</b>	50,000	□ \$1,000,001		□ \$500,000,001 - \$1 billion		
	to be	nate your liabilities ?	□ \$50,001 - \$100,000		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million		□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion		
			□ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$100,000,001 - \$500 million		☐ More than \$50 billion		
Part	t 7:	Sign Below							
For	you		I have ex	amined this petition, and I declare u	ınder penalty of p	perjury that the information	on provided is true and correct.		
				chosen to file under Chapter 7, I am ates Code. I understand the relief a			der Chapter 7, 11,12, or 13 of title 11, se to proceed under Chapter 7.		
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to he document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				attorney to help me fill out this					
			I request	relief in accordance with the chapte	er of title 11, Unite	ed States Code, specifie	d in this petition.		
				cy case can result in fines up to \$25			operty by fraud in connection with a s, or both. 18 U.S.C. §§ 152, 1341, 1519,		
			/s/ John			/s/ Gina M Luna Gina M Luna			
			John J I Signature	e of Debtor 1		Signature of Debtor 2			
			Executed	April 20, 2016 MM / DD / YYYY		Executed on April 2	<b>20, 2016</b> D/YYYY		

		Document	Page 7 of 70		
Debtor 1 Debtor 2	John J Luna Gina M Luna		Ca	ise number (if known)	
•	attorney, if you are ted by one	I, the attorney for the debtor(s) named in this under Chapter 7, 11, 12, or 13 of title 11, Unit for which the person is eligible. I also certify	ed States Code, and have	explained the relief available	under each chapter
•	re not represented by ney, you do not need is page.	and, in a case in which § 707(b)(4)(D) applies schedules filed with the petition is incorrect.	s, certify that I have no kno	wledge after an inquiry that t	ne information in the
		/s/ Nella E. Mariani	Date	April 20, 2016	
		Signature of Attorney for Debtor		MM / DD / YYYY	
		Nella E. Mariani Printed name			
		The Law Offices of Nella E. Mariani, F	P.C.		
		600 S County Line Road, Suite 2N Bensenville, IL 60106			
		Number, Street, City, State & ZIP Code			

Contact phone (312) 307-9411

6257570 Bar number & State nellaep@aol.com

Email address

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John J Luna Debtor 1 Debtor 2 Gina M Luna Case number (it known) Answer These Questions for Reporting Purposes Part 6: Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an What kind of debts do 16a. individual primarily for a personal, family, or household purpose. you have? ■ No. Go to line 16b. Yes. Go to line 17. Are your debts primarily business debts? Business debts are debts that you incurred to obtain 16b. money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. Yes. Go to line 17 16c State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18 ☐ No. Chapter 7? Do you estimate that Lam filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Vec are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do □ 1.000-5.000 **25** 001-50,000 □ 1-49 you estimate that you □ 50,001-100,000 □ 5001-10,000 **50-99** owe? ☐ More than 100,000 □ 10,001-25,000 □ 100-199 □ 200-999 19. How much do you ☐ \$1,000.001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to ☐ \$1.000.000.001 - \$10 billion ☐ \$10,000,001 - \$50 million ☐ \$50,001 - \$100,000 be worth? ☐ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion \$100,001 - \$500,000 ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion ☐ S500.001 - S1 million How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion S0 - \$50,000 estimate your liabilities ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,001 - \$50 million ☐ \$50,001 - \$100,000 to be? ☐ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million □ \$100,001 - \$500,000 ☐ \$100,000.001 - \$500 million ☐ More than \$50 billion ☐ \$500,001 - \$1 million Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. Lunderstand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document. I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. Lunderstand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can regult in times up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341. 1519 and 3571 John J Luna Gina M Luna

Signature of Debtor 1

Executed on April 18, 2016 MM / DD / YYYY Signature of Debtor 2

Executed on April 18, 2016 MM / DD / YYYY

		DUCUIII	HIL Paue 9 01 70	
ill in this infor	mation to identify your	case:		
Debtor 1	John J Luna			
	First Name	Middle Name	Last Name	
Debtor 2	Gina M Luna			
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

12/15

## Official Form 106Sum

## **Summary of Your Assets and Liabilities and Certain Statistical Information**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value of	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	11,744.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	11,744.00
Par	t 2: Summarize Your Liabilities		
			abilities : you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	2,058.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	537.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	43,247.00
	Your total liabilities	\$	45,842.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,683.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,656.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	edules.
	■ Yes		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

		Docume	ent	Page 10 of 70	
	John J Luna			_	
Debtor 2	Gina M Luna			Case number (if known)	

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

5,118.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	I claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	537.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	11,627.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	12,164.00

Difficial Form 106A/B Schedule A/B: Property  12/15  12/15  Schedule A/B: Property  12/15  12/15  12/16  12	Debtor 1		.00 10 10 100	Documer	nt Page 11 of 70		oo wan
Debtor 2 Gina M Luna First Name Middle Name Last Name Whode Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS  Case number  Case number  Check if this is a amended filling  Difficial Form 106A/B  Schedule A/B: Property  12/15  Check if this is a amended filling  Difficial Form 106A/B  Schedule A/B: Property  12/15  Check if this is a amended filling  Difficial Form 106A/B  Schedule A/B: Property  12/15  Check if this is a amended filling  Difficial Form 106A/B  Schedule A/B: Property  12/15  Check if this is a amended filling  Difficial Form 106A/B  Schedule A/B: Property  12/15  Check if this is a amended filling  Difficial Form 106A/B  Schedule A/B: Property  12/15  Check if this is a amended filling  12/15  Check if this is a amended filling  Difficial Form 106A/B  Schedule A/B: Property  12/15  Check if this is a amended filling  12/15  Check if this is a camendad filling  12/15  Check if this is a camended filling  12/15  Check if this is a camendad filling  Check if this	Debtor 2 Gins M Luns Fret Name Mode Name Last Name Seasos, if Bling) Fret Name Mode Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS  Case number    Check if this is at a asset only once. If an asset fits in more than one category, list the asset in the category where you nisk it this best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct unformation. If more space is needed, states a separate sheet in this form. On the top of any additional pages, write your name and case number (if known).  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Where is the property?  In No. Go to Part 2.  Visc. Visc. Visc. In Table 1.  Visc. Visc. Visc. In Table 1.  Visc. Visc. Visc. Visc. In Table 2.  Approximate mittage: In 15,000  Other Information:  In In Condition - vehicle needs engine work (struts, muffler, tall pipe, transmission, new tires)  Who has an interest in the property? Cleak ore the amount of any secured claims on Schedule O. Creditors Where Part Visc. Vi	Fill in this inforn	nation to identify your	case and this filing:			
Debtor 2 Gina M Luna First Name   Middle Name   Last Name	Check if this is a amended filing   Check if this is a amended filing	Debtor 1					
Shouse, if flings   First Name   Middle Name   Last Name	Species   First Name   Middle Name   Last Name   Last Name   Last Name	Jehtor 2		Middle Name	Last Name		
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Difficial Form 106A/B Schedule A/B: Property  amended filing  Difficial Form 106A/B Schedule A/B: Property  acch category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you ink it fits best. Be as complete and accurate as possible. It wo married people are filing together, both are equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), aswer every question.  Do you own or have any legal or equitable interest in any residence, building, land, or similar property?  No. Go to Part 2.  Yes. Where is the property?  Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that omeone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  Cars, vans, trucks, tractors, sport utility vehicles, motorcycles  No  Yes  Jon to deduct secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims on Schedule D: Cerditors Who have claims Secured by Property.  At least one of the debtors and another  fair condition - vehicle needs engine work (struts, muffler, tail pipe, transmission, new tires)  Abbetic Tonly  Check if this is community property  Lease Chevrolet  Who has an interest in the property? Check one entire property?  Do not deduct secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured	Difficial Form 106A/B Schedule A/B: Property  and category, separately list and describe items. List an asset only once. If an asset filts in more than one category, list the asset in the category where you ink it fits beat. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct variety question.  The part of the part of the property of the part of the property of the part of the property?  No. Go to Part 2.  Yes. Where is the property?  No. Go to Part 2.  Yes. Do not deduct secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of the property?  Cur	Jnited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS		
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Model: Focus    Debtor 1 only   Current value of the entire property? Check one the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.    Debtor 2 only   Current value of the entire property? Check one the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.    Current value of the entire property? Check one the entire property? Check one the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.    Current value of the entire property? Check one the amount of any secured claims on Schedule D: Current value of the entire property? The condition of the entire property. The condition of the entire property? The condition of the entire property. The condition of the entire property? The condition of the entire	Model: Focus Year: 2006 Approximate mileage: 115,000 Other information:  fair condition - vehicle needs engine work (struts, muffler, tail pipe, transmission, new tires)  3.2 Make: Chevrolet Model: Impala Year: 2008 Approximate mileage: 86,000 Other information:    Check if this is community property   Check one   Current value of the entire property?	_					
Model: Focus Year: 2006 Approximate mileage: 115,000 Other information:  fair condition - vehicle needs engine work (struts, muffler, tail pipe, transmission, new tires)  Check if this is community property (see instructions)  Check if this is community property (see instructions)  Make: Chevrolet Model: Impala Year: 2008  Make: Chevrolet Model: Impala  Debtor 1 only  Debtor 2 only  Current value of the entire property?  Current value of the entire property?  Check one Do not deduct secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Creditors Who Have Claims on Schedule D: Creditors Who Have Claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or Schedule D: Creditors Who Have Claims Secured by Property.  Debtor 1 only  Debtor 2 only  Current value of the C	Model: Focus Year: 2006 Approximate mileage: 115,000 Other information:  fair condition - vehicle needs engine work (struts, muffler, tail pipe, transmission, new tires)  3.2 Make: Chevrolet Model: Impala Year: 2008 Approximate mileage: 10 pebtor 1 and Debtor 2 only  Debtor 1 and Debtor 2 only  Current value of the entire property?  \$2,000.00  \$2,000	3.1 Make:	Ford	Who has an intere	Who has an interest in the property? Checkers		
Year: 2006 Approximate mileage: 115,000 Other information:  fair condition - vehicle needs engine work (struts, muffler, tail pipe, transmission, new tires)  Current value of the entire property?  Current value of the portion you own?  Current value of the entire property?  \$2,000.00 \$2,000.00  \$2,000.00  \$2,000.00  \$2,000.00  \$2,000.00  \$2,000.00  \$2,000.00  Creditors Who Have Claims or exemptions. Put the amount of any secured claims on Schedule D. Creditors Who Have Claims Secured by Property.  Poebtor 2 only  Current value of the entire property?  Current value of the entire property?  Current value of the entire property?  Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D. Creditors Who Have Claims Secured by Property.  Current value of the Curre	Pear: 2006 Approximate mileage: 115,000 Other information:  fair condition - vehicle needs engine work (struts, muffler, tail pipe, transmission, new tires)  3.2 Make: Chevrolet Model: Impala Year: 2008 Approximate mileage: 86,000 Other information:  fair condition formation:    Check if this is community property (see instructions)    Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.    Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.    Other information:	o.i Mako.			st in the property: Check one	,	
Approximate mileage: 115,000 Other information:    Tair condition - vehicle needs engine work (struts, muffler, tail pipe, transmission, new tires)   Check if this is community property (see instructions)   Check if this is community property (see instructions)   Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.   To not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.   Debtor 1 only   Current value of the curren	Approximate mileage: 115,000 Other information:  fair condition - vehicle needs engine work (struts, muffler, tail pipe, transmission, new tires)  3.2 Make: Chevrolet Model: Impala Year: 2008 Approximate mileage: 86,000 Other information:  fair condition (needs sensor repair quoted \$1,000.00 for work) needs new tires)  Make: Chevrolet  Check if this is community property (see instructions)  Model: The property? Check one community property.  Current value of the entire property? Check one community property.  Current value of the entire property? Check one community property.  Current value of the entire property? Check one community property.  Current value of the entire property? Check one community property.  Current value of the entire property? Check one check	Year: 2	2006				
fair condition - vehicle needs engine work (struts, muffler, tail pipe, transmission, new tires)  Check if this is community property (see instructions)  Sequence of the property of the property of the amount of any secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  The property of the property of the property of the property of the property.  Sequence of the property of the property of the property of the property.  Current value of the property of the property of the property of the property.  Current value of the property of the prope	fair condition - vehicle needs engine work (struts, muffler, tail pipe, transmission, new tires)  3.2 Make: Chevrolet   Model: Impala   Debtor 1 only   Debtor 2 only   Debtor 1 and Debtor 2 only   Debtor 1 and Debtor 3 only   Debtor 1 and Debtor 3 only   Debtor 1 and Debtor 3 only   Debtor 1 only   Debtor 1 only   Debtor 1 only   Debtor 1 and Debtor 3 only   Debtor 1 and Debtor 3 only   Debtor 4 the amount of any secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property? Check one   Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?   Current value of the entire property?   S6,000.00   S6,000.00    Current value of the entire property?   S6,000.00   S6,000.00    Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories	Approximate	e mileage: 115,	Debtor 1 and De	btor 2 only		
engine work (struts, muffler, tail pipe, transmission, new tires)  Check if this is community property (see instructions)  3.2 Make: Chevrolet Model: Impala Debtor 1 only Pear: 2008  Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule Dictional Creditors Who Have Claims Secured by Property.  Current value of the Current value of the	engine work (struts, muffler, tail pipe, transmission, new tires)  3.2 Make: Chevrolet   Who has an interest in the property? Check one   Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Year: 2008   Debtor 1 only   Current value of the entire property? Check one portion you own?  Other information:   At least one of the debtors and another   Secured \$1,000.00 for work) needs new tires   Check if this is community property (see instructions)   \$6,000.00 \$66,000.				ne debtors and another		
pipe, transmission, new tires)  3.2 Make: Chevrolet Model: Impala Debtor 1 only Pear: 2008 Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the Curre	pipe, transmission, new tires)  3.2 Make: Chevrolet Model: Impala Year: 2008 Approximate mileage: 86,000 Other information:  fair condition (needs sensor repair quoted \$1,000.00 for work) needs new tires  (see instructions)  Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only At least one of the debtors and another  Current value of the entire property? Current value of the entire property? Secured by Property.  Current value of the entire property? Secured by Property.  Current value of the entire property? Secured by Property.  Current value of the entire property? Secured by Property.  Current value of the entire property? Secured by Property.  Secured by Property.  Current value of the entire property? Secured by Property.  Secured by Property.  Secured by Property.  Current value of the entire property? Secured by Property.  Secured b			<u> </u>	community property	\$2,000.00	\$2,000.00
Model: Impala Debtor 1 only Creditors Who Have Claims Secured by Property.  Year: Debtor 2 only Current value of the Current value of t	Model: Impala   Debtor 1 only   Current value of the entire property? Check one the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.    Debtor 1 only   Current value of the entire property? Check one the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.    Debtor 2 only   Current value of the entire property? Current value of the entire property?   Current value of the entire property?   S6,000.00	pipe, tran	nsmission, new tires	(see instructions)			
Model: Impala	Model: Impala   Debtor 1 only   Creditors Who Have Claims on Schedule D: Creditors Who Have Claims Secured by Property.  Year: 2008   Debtor 2 only   Current value of the entire property?    Approximate mileage: 86,000   Debtor 1 and Debtor 2 only   Debtor 1 and Debtor 3 only    Other information:   At least one of the debtors and another    fair condition (needs sensor repair quoted \$1,000.00 for work) needs new tires   Check if this is community property   \$6,000.00   \$6,000.00    Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories		Chavralat			Do not deduct secured cl	aims or exemptions. Put
Year: 2008 Debtor 2 only Current value of the Current value of the	Year: 2008  Approximate mileage: 86,000 Other information:  fair condition (needs sensor repair quoted \$1,000.00 for work) needs new tires  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Current value of the entire property?  Current value of the entire property?  Current value of the entire property?  S6,000.00  \$6,000.00  \$6,000.00	_			st in the property? Check one	the amount of any secure	ed claims on Schedule D:
Current value of the Current value of the	Approximate mileage: 86,000 Other information:  fair condition (needs sensor repair quoted \$1,000.00 for work) needs new tires  Debtor 1 and Debtor 2 only entire property?  At least one of the debtors and another  Current value of the portion you own?  At least one of the debtors and another  Current value of the portion you own?  Check if this is community property (see instructions)  \$6,000.00  \$6,000.00						
	fair condition (needs sensor repair quoted \$1,000.00 for work) needs new tires    Check if this is community property (see instructions)   \$6,000.00   \$6,000.00	Approximate	e mileage: 86,	-	btor 2 only		
	repair quoted \$1,000.00 for work) needs new tires  Check if this is community property \$6,000.00 \$6,000.00  (see instructions)  Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories			☐ At least one of th	ne debtors and another		
repair quoted \$1,000.00 for		repair qu	oted \$1,000.00 for	I	community property	\$6,000.00	\$6,000.00
■ No	- INO	■ No □ Yes					

Official Form 106A/B Schedule A/B: Property page 1

Case 16-13439 Doc 1 Filed 04/20/16 Entered 04/20/16 13:02:18 Desc Main Document Page 12 of 70 Debtor 1 John J Luna Gina M Luna Debtor 2 Case number (if known) 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$8.000.00 pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Miscellaneous Household Goods \$2,000.00 7 Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... \$500.00 2 flat screen tv (50 inch and 32 inch) 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No ☐ Yes. Describe..... 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$500.00 diamond ring 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

Case 16-13439 Doc 1 Filed 04/20/16 Entered 04/20/16 13:02:18 Desc Main Document Page 13 of 70 Debtor 1 John J Luna Gina M Luna Debtor 2 Case number (if known) Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3,000.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes. 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... 17.1. Checking Accounts(Chase Bank) \$44.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: **Pension Plan Through Employer** \$200.00

22. Security deposits and prepayments
Your share of all unused deposits you

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

□ No

■ Yes. ...... Institution name or individual:

Security Deposit with Landlord

\$500.00

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No

Entered 04/20/16 13:02:18 Case 16-13439 Doc 1 Filed 04/20/16 Desc Main Page 14 of 70 Document Debtor 1 John J Luna Gina M Luna Debtor 2 Case number (if known) Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Surrender or refund Company name: Beneficiary: value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information...

#### 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

☐ Yes. Describe each claim.......

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

■ No

Case 16-13439 Doc 1 Filed 04/20/16 Entered 04/20/16 13:02:18 Desc Main Page 15 of 70 Document Debtor 1 John J Luna Gina M Luna Debtor 2 Case number (if known) ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No  $\hfill \square$  Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$744.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$8,000.00 57. Part 3: Total personal and household items, line 15 \$3,000.00 Part 4: Total financial assets, line 36 \$744.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$11,744.00 Copy personal property total \$11,744.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$11.744.00

Official Form 106A/B Schedule A/B: Property page 5

	Docume	IIL I AUC 10 OI 70	
mation to identify your	case:		
John J Luna			
First Name	Middle Name	Last Name	
Gina M Luna			
First Name	Middle Name	Last Name	
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
			☐ Check if this is a
	John J Luna First Name Gina M Luna	John J Luna First Name Middle Name  Gina M Luna  First Name Middle Name	Tohn J Luna First Name Middle Name Last Name  Gina M Luna First Name Middle Name Last Name

## Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

amended filing

Specific laws that allow exemption

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B*: *Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2*: *Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

For any property you list on Schedule A/B that you claim as exempt, fill in the information below.
 Brief description of the property and line on Current value of the Amount of the exemption you claim

Schedule A/B that lists this property	portion you own			Specific laws that allow exemption	
2006 Ford Focus 115,000 miles fair condition - vehicle needs engine	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(c)	
work (struts, muffler, tail pipe, transmission, new tires) Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
2008 Chevrolet Impala 86,000 miles fair condition (needs sensor repair	\$6,000.00		\$2,800.00	735 ILCS 5/12-1001(c)	
quoted \$1,000.00 for work) needs new tires Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit		
Miscellaneous Household Goods Line from Schedule A/B: 6.1	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(b)	
Line nom schedule A/D. 4.1			100% of fair market value, up to any applicable statutory limit		
2 flat screen tv (50 inch and 32 inch) Line from Schedule A/B: 7.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
Ente nom concease 702. FT			100% of fair market value, up to any applicable statutory limit		
diamond ring Line from Schedule A/B: 12.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
Line nom ochequie A/D. 12.1			100% of fair market value, up to any applicable statutory limit		

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John J Luna Debtor 1 Gina M Luna Debtor 2 Case number (if known) Brief description of the property and line on *Schedule A/B* that lists this property Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Pension Plan Through Employer** 735 ILCS 5/12-1006 \$200.00 \$200.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Debtor 1  John J Luna First Name  Middle Name  Last Name  United States Bankruptcy Court for the:  NORTHERN DISTRICT OF ILLINOIS  Case number (if known)  Check if the amended  Official Form 106D  Schedule D: Creditors Who Have Claims Secured by Property  Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct informations is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name	filing  12/15  n. If more space
First Name   Middle Name   Last Name	filing  12/15  n. If more space
Debtor 2   Gina M Luna   First Name   Middle Name   Last Name   Last Name   Last Name   United States Bankruptcy Court for the:   NORTHERN DISTRICT OF ILLINOIS	filing  12/15  n. If more space
(Spouse if, filing) First Name Middle Name Last Name  United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS  Case number (if known) Check if the amended of the amended of the court of	filing  12/15  n. If more space
United States Bankruptcy Court for the:  NORTHERN DISTRICT OF ILLINOIS  Case number (if known)  Check if ti amended  Official Form 106D  Schedule D: Creditors Who Have Claims Secured by Property  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct informations in needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name	filing  12/15  n. If more space
Case number  (If known)  Check if the amended of the complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct informations in seeded, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name	filing  12/15  n. If more space
Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct informations in needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name	filing  12/15  n. If more space
Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name	filing  12/15  n. If more space
Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct informations needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name	12/15
Schedule D: Creditors Who Have Claims Secured by Property  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name	n. If more space
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information s needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name	n. If more space
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information s needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name	
number (if known).	
. Do any creditors have claims secured by your property?	
☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.	
■ Yes. Fill in all of the information below.	
Part 1: List All Secured Claims	
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately	Column C
much as possible, list the claims in alphabetical order according to the creditor's name.  Do not deduct the value of collateral.	Unsecured portion f any
2.1 Healthcare Associates Credit Union Describe the property that secures the claim: \$2,058.00 \$6,000.00	\$0.00
2008 Chevrolet Impala 86,000 miles fair condition (needs sensor repair quoted \$1,000.00 for work) needs new tires	
As of the date you file, the claim is: Check all that apply.  As of the date you file, the claim is: Check all that apply.	
Naperville, IL 60563 Contingent	
Number, Street, City, State & Zip Code ☐ Unliquidated ☐ Disputed	
Who owes the debt? Check one. Nature of lien. Check all that apply.	
☐ Debtor 1 only ☐ An agreement you made (such as mortgage or secured car loan) ☐ Debtor 2 only	
■ Debtor 1 and Debtor 2 only  □ Statutory lien (such as tax lien, mechanic's lien)	
☐ At least one of the debtors and another ☐ Judgment lien from a lawsuit	
☐ Check if this claim relates to a community debt ☐ Other (including a right to offset)	
Date debt was incurred Last 4 digits of account number	

Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$2,058.00 \$2,058.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 16-13439 Doc 1 Filed 04/20/16 Entered 04/20/16 13:02:18 Desc Main Page 19 of 70 Document Fill in this information to identify your case: Debtor 1 John J Luna Middle Name Last Name First Name Debtor 2 Gina M Luna (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? ☐ No. Go to Part 2 List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total claim** Priority Nonpriority amount amount 2.1 **Internal Revenue** Last 4 digits of account number 6834 \$537.00 \$537.00 \$0.00 Priority Creditor's Name P.O. Box 21126 When was the debt incurred? Philadelphia, PA 19114 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: ■ Debtor 1 and Debtor 2 only ☐ Domestic support obligations ☐ At least one of the debtors and another

## Part 2: List All of Your NONPRIORITY Unsecured Claims

☐ Check if this claim is for a community debt

Is the claim subject to offset?

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☐ Other. Specify

Yes.

■ No

☐ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Taxes and certain other debts you owe the government

**2015 taxes** 

☐ Claims for death or personal injury while you were intoxicated

Total claim

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Debtor 1 Debtor 2	John J Luna Gina M Luna	Case number (if know)	
	Adventist Glen Oaks Hospital	Last 4 digits of account number 8503	\$0.00
;	Nonpriority Creditor's Name c/o Malcom S Gerald & Associates 332 S. Michigan Avenue, Suite 600 Chicago, IL 60604	When was the debt incurred?	
ī	Number Street City State ZIp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
I	Debtor 1 only	☐ Contingent	
I	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
1	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that yo report as priority claims	u did not
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
1	Yes	Other. Specify notice	
	Adventist GlenOaks Hospital Nonpriority Creditor's Name	Last 4 digits of account number 8503	\$1,515.00
	75 Remittance Drive South, Ste 3125	When was the debt incurred?	
	Chicago, IL 60675  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneck all that apply	
	Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that yo report as priority claims	u did not
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
1	□Yes	Other. Specify Medical Bills	
	Adventist Health Partners  Nonpriority Creditor's Name	Last 4 digits of account number 6051	\$28.00
	P.O. Box 7001	When was the debt incurred?	
	Bolingbrook, IL 60440  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneck an that apply	
	Debtor 1 only	☐ Contingent	
1	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that yo report as priority claims	u did not
	No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
1	□Yes	Other. Specify Medical Bills	

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Debtor Debtor	1 John J Luna 2 Gina M Luna	Case number (if know)	
4.4	Adventist Health Partners	Last 4 digits of account number 6051	\$200.00
	Nonpriority Creditor's Name P.O. Box 7001 Bolingbrook, IL 60440	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical Bills	
4.5	AFNI	Last 4 digits of account number 3332	\$178.00
	Nonpriority Creditor's Name PO Box 3097	When was the debt incurred?	
	Bloomington, IL 61702  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	_		
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify 10 Comcast	
4.6	AFNI Inc.	Last 4 digits of account number 7926	\$178.00
	Nonpriority Creditor's Name P.O. Box 3517	When was the debt incurred?	
	Bloomington, IL 61702  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
		☐ Unliquidated	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify original creditor: Comcast	

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2 Gina M Luna		Case number (if know)	
Alexian Brother Medical & Associate	Last 4 digits of account number	8269	\$75.
Nonpriority Creditor's Name c/o Malcom S. Gerald & Associates 332 S. Michigan Avenue, Suite 600 Chicago, IL 60604	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Medical Bil	ls	
American Express	Last 4 digits of account number	0393	\$774
Nonpriority Creditor's Name	_		****
Po Box 297871 Fort Lauderdale, FL 33329	When was the debt incurred?	Opened 11/01/07 Last Active 3/23/16	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
American Express	Last 4 digits of account number	0485	\$775
Nonpriority Creditor's Name c/o Firstsource	When was the debt incurred?		
205 Bryant Woods South	when was the debt incurred:		
Almherst, NY 14228			
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	<del>- ·</del>	
□Yes	■ Other. Specify Credit card	purchases	

Debtor 1 John J Luna

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Debt Debt	or 1 John J Luna or 2 Gina M Luna		Case number (if know)	
4.1 0	American Express	Last 4 digits of account number	1006	\$806.00
	Nonpriority Creditor's Name  Box 0001	When was the debt incurred?		
	Los Angeles, CA 90096  Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Credit card	purchases	
4.1 1	Amita Health	Last 4 digits of account number	6051,5843,5 843	\$588.00
	Nonpriority Creditor's Name P.O. Box 7001 Bolingbrook, IL 60440	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	• •	
	Yes	■ Other. Specify Medical Bil	ls	
4.1 2	AT & T Uverse	Last 4 digits of account number	3770	\$54.00
	Nonpriority Creditor's Name c/o Bay Area Credit Service 1000 Abernathy Road,I Suite 195 Atlanta, GA 30328	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	<ul><li>☐ Student loans</li><li>☐ Obligations arising out of a sepa</li></ul>	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		

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Debto Debto	r 1 <b>John J Luna</b> r 2 <b>Gina M Luna</b>		Case number (if know)	
4.1 3	Athletico LTD	Last 4 digits of account number	2016	\$3,854.00
	Nonpriority Creditor's Name c/o Transworld Systemes Inc. P.O. Box 15520 Wilmington, DE 19850	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.1	Augusta Disposal & Recycl	Last 4 digits of account number	9559	\$160.00
	Nonpriority Creditor's Name c/o MCB P.O. Box 1588 Augusta, GA 30903	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.1 5	Best Buy Credit Services	Last 4 digits of account number	1505	\$1,316.00
	Nonpriority Creditor's Name P.O. Box 78009 Phoenix, AZ 85062	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit card	purchases	

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Debte Debte	or 1 John J Luna or 2 Gina M Luna		Case number (if know)	
4.1 6	Capital One Bank	Last 4 digits of account number	1671	\$2,262.00
	Nonpriority Creditor's Name c/o Blitt and Gaines, P.C. 661 Glenn Avenue Wheeling, IL 60090 Number Street City State Zlp Code	When was the debt incurred?  As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed	Labelia	
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	retion agreement or diverse that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit card	purchases	
4.1 7	Choice Recovery	Last 4 digits of account number	2212	\$303.00
	Nonpriority Creditor's Name Po Box 20790 Columbus, OH 43220	When was the debt incurred?	Opened 10/01/12	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other Specify Collection And Neuro And	Attorney Neurology Clinical	
4.1	Citi-Shell	Last 4 digits of account number	2239	\$200.00
	Nonpriority Creditor's Name		Opened 4/01/10 Last Active	
	PO Box 6497 Sioux Falls, SD 57117	When was the debt incurred?	3/24/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
	■ No	· · ·		
	Yes	Other. Specify Credit Card	<u> </u>	

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Debtor	1 John J Luna 2 Gina M Luna	Doddinent Tage 2	Case number (if know)	
	2 Gilla M Lulla			
4.1	Comcast	Last 4 digits of account number	3201	\$178.00
	Nonpriority Creditor's Name			<u> </u>
	c/o AFNI	When was the debt incurred?		
	P.O. Box 3517 Bloomington, IL 61702			
-	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	☐ Debts to pension or profit-sharin		
	Yes	Other. Specify		
4.2	Crdit One Bank		7569	\$520.00
0	Nonpriority Creditor's Name	Last 4 digits of account number		Ψ320.00
	P.O. Box 60500	When was the debt incurred?		
-	City of Industry, CA 91716	A	0	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Cneck all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	1 claim:	
	At least one of the debtors and another	Student loans	. oldiiii.	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement of alvorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit card	purchases	
4.2				
1	Credit One Bank NA Nonpriority Creditor's Name	Last 4 digits of account number	<u>7569</u>	\$459.00
	. ,		Opened 5/01/12 Last Active	
	Po Box 98875	When was the debt incurred?	2/24/16	
	Las Vegas, NV 89193  Number Street City State Zlp Code	As of the date you file, the claim i	s. Check all that apply	
	Who incurred the debt? Check one.	710 of the date you me, the claim?	o. Onook all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	□ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No No	☐ Debts to pension or profit-sharin		
	Yes	Other. Specify Credit Card	<u> </u>	

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Debto Debto	r 1 John J Luna r 2 Gina M Luna		Case number (if know)	
4.2	Department of Education	Last 4 digits of account number	9874	\$11,627.00
	Nonpriority Creditor's Name P.O. Box 740283 Atlanta, GA 30374	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
4.2	DuPage Cardiology Greoup SC  Nonpriority Creditor's Name	Last 4 digits of account number	0359	\$77.00
	1730 Park Street, Suite 101 Naperville, IL 60563	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Medical Bil		
4.2	Ear Institute of Chicago  Nonpriority Creditor's Name	Last 4 digits of account number	4045	\$45.00
	c/o Merchants' Credit Guide 223 W. Jackson Blvd. #700 Chicago, IL 60606	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Medical Bil	ls	

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Debte Debte	or 1 John J Luna or 2 Gina M Luna		Case number (if know)	
4.2 5	Elk Grove Radiology S.C.	Last 4 digits of account number	221A	\$71.00
	Nonpriority Creditor's Name P.O. Box 4543 Carol Stream, IL 60197	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	☐ Debts to pension or profit-sharin		
	☐ Yes	Other. Specify Medical Bil	ls	
4.2 6	Gottlieb Memorial Hospital	Last 4 digits of account number	0870	\$148.00
	Nonpriority Creditor's Name P.O. Box 74867 Chicago, IL 60694	When was the debt incurred?		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical Bil	ls	
4.2 7	Healthcare Assoc Credit Union  Nonpriority Creditor's Name	Last 4 digits of account number	0702	\$1,000.00
	1151 E Warrenville Naperville, IL 60566	When was the debt incurred?	Opened 3/01/16 Last Active 4/01/16	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Unsecured		

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Debte Debte	or 1 John J Luna or 2 Gina M Luna	Case number (if know)	
4.2 8	Illinois Emerency Medicine	Last 4 digits of account number 7730	\$48.00
	Nonpriority Creditor's Name P.O. Box 71402 Chicago, IL 60694	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical Bills	
4.2 9	Illinois Emergency Medical Special	Last 4 digits of account number 1588	\$48.00
	Nonpriority Creditor's Name c/o Merchants Credit Guide 223 W. Jackson Blvd., Suite 700 Chicago, IL 60606	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical Bills	
4.3	Kohl's	Last 4 digits of account number 3172	\$386.00
	Nonpriority Creditor's Name P.O. Box 2983 Milwaukee, WI 53201-2983	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	<ul><li>☐ Student loans</li><li>☐ Obligations arising out of a separation agreement or divorce that you did not</li></ul>	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit card purchases	

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Debtor 2	John J Luna Gina M Luna		Case number (if know)	
	Lou Harris Company	Last 4 digits of account number	7296	\$106.00
	Nonpriority Creditor's Name 1040 S Milwaukee Ave Ste Wheeling, IL 60090	When was the debt incurred?	Opened 6/01/11	
_	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Collection Imaging - F	Attorney Midwest Clinical Rad	
- 1	Loyola University Medical Center Nonpriority Creditor's Name	Last 4 digits of account number	2873	\$658.00
	P.O. Box 3021 Milwaukee. WI 53201	When was the debt incurred?		
_	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other. Specify Medical Bil	ls	
4.3	LUMC Patient Payments	Last 4 digits of account number	0117,0074,0 075	\$331.00
	Nonpriority Creditor's Name P.O. Box 3021	When was the debt incurred?		
_	Milwaukee, WI 53201  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Medical Bil	ls	

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Debt Debt	or 1 John J Luna or 2 Gina M Luna		Case number (if know)	
4.3 4	Merchant's Credit Guide Co.	Last 4 digits of account number		\$480.00
	Nonpriority Creditor's Name 223 W. Jackson Blvd. Chicago, IL 60606	When was the debt incurred?		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.3 5	Merchants Credit Guide  Nonpriority Creditor's Name	Last 4 digits of account number	3022	\$225.00
	223 W Jackson St Chicago, IL 60606	When was the debt incurred?	Opened 6/01/11 Last Active 8/05/15	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Collection Physicians	Attorney Stratford Family	
4.3 6	Midtown Physicians S.C.	Last 4 digits of account number	5389	\$30.00
	Nonpriority Creditor's Name 6538 W. Cermak Rd. Berwyn, IL 60402	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin	a plane, and other similar debts	
	■ No	· _ ·		
	☐ Yes	Other. Specify Medical Bil	IS	

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Debt Debt	or 1 John J Luna or 2 Gina M Luna		Case number (if know)	
4.3 7	Midwest Clinical Imaging	Last 4 digits of account number	6130	\$13.00
	Nonpriority Creditor's Name 2604 Momentum Place Chicago, IL 60689	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Medical Bil	Is	
4.3 8	Nationwide Credit & Collection	Last 4 digits of account number	2464	\$153.00
U	Nonpriority Creditor's Name	_		
	815 Commerce Dr Ste 270	When was the debt incurred?	Opened 9/01/15	
	Oak Brook, IL 60523  Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	•		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Hospital	Attorney Gottlieb Memorial	
4.3	Nationwide Credit & Collection	Last 4 digits of account number	4895	\$54.00
9	Nonpriority Creditor's Name			Ψοσσ
	c/o Evergreen Bank	When was the debt incurred?		
	P.O. Box 3219			
	Oak Brook, IL 60522  Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.		,	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing		
	Yes	Original Cr Other. Specify Systems	editor: Loyola Univesity Health	

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Debt Debt	or 1 John J Luna or 2 Gina M Luna	Case number (if know)	
4.4 0	Nelnet	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name P.O. Box 82561 Lincoln, NE 68501	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that y report as priority claims	ou did not
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify notice	
4.4 1	Northwest Collectors Nonpriority Creditor's Name	Last 4 digits of account number 7659	\$75.00
	3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008	When was the debt incurred? Opened 2/01/10	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that y report as priority claims	ou did not
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Collection Attorney City Of Woodda	<u>le</u>
4.4 2	Northwestern Medical Group  Nonpriority Creditor's Name	Last 4 digits of account number 468E	\$40.00
	26609 Network Place Chicago, IL 60673	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that y report as priority claims	ou did not
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes		
	□ res	Other. Specify Medical Bills	

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Debtor 1 John J Luna Debtor 2 Gina M Luna Case number (if know) 4.4 9263 \$1,900.00 **Northwestern University Hospital** Last 4 digits of account number 3 Nonpriority Creditor's Name c.o Harris & Harris When was the debt incurred? 111 W Jackson Blovd., Suite 400 Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical Bills ☐ Yes 4.4 Rent -A-Center \$2,436.00 Last 4 digits of account number Nonpriority Creditor's Name 633 W. North Avenue When was the debt incurred? Villa Park, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.4 **Springleaf** 2558 \$7,425.00 Last 4 digits of account number Nonpriority Creditor's Name 649 E. Roosevelt Rd. When was the debt incurred? Lombard, IL 60148 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Loan

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	or 2 Gina M Luna		Case number (if know)	
4.4 6	Stellar Recovery Inc	Last 4 digits of account number	9279	\$83.00
	Nonpriority Creditor's Name 1327 Highway 2 Wes	When was the debt incurred?	Opened 11/01/12	
	Kalispell, MT 59901  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney Comcast	
4.4	Stratford Internal Medicine	Last 4 digits of account number	0992	\$593.00
7	Nonpriority Creditor's Name	Last 4 digits of account number		ψοσο.σο
	c/o Merchants' Credit Guide 223 W. Jackson Blvd., #700	When was the debt incurred?		
	Chicago, IL 60606  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only			
		Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed	Latet a	
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Medical Bil	ls	
4.4 8	Suburban Radiologists	Last 4 digits of account number	9138	\$0.00
	Nonpriority Creditor's Name 1446 Momentum Place Chicago, IL 60689	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	action agreement of diverse that you and not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Medical Bil	Is	

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Gina M Luna		Case number (if know)	
TCF Bank	Last 4 digits of account number	2996	\$8
Nonpriority Creditor's Name	_		
c/o Professional Account Mgmt. P.O. Box 391	When was the debt incurred?		
Milwaukee, WI 53201	_		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.  Debtor 1 only	-		
_	Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
At least one of the debtors and another	☐ Student loans	- Odmin	
☐ Check if this claim is for a community debt	_	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify		
Tri-State Adjustments	Last 4 digits of account number	260A	\$12
Nonpriority Creditor's Name	_		
3439 East Ave S La Crosse, WI 54601	When was the debt incurred?	Opened 4/01/14	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	Collection	Attorney Integrated Homecare	
Yes	Other. Specify Services -		
Verizon Wireless	Last 4 digits of account number	0001	\$56
Nonpriority Creditor's Name			
c/o Diversified Consultants Inc. P.O. Box 551268	When was the debt incurred?		
Jacksonville, FL 32255			
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	_		
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
At least one of the debtors and another	Student loans	u Claiiii.	
☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	nation agreement of divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify		

Part 3: List Others to Be Notified About a Debt That You Already Listed

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1	John J Luna		
Debtor 2	Gina M Luna	Case number (if know)	

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				7	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	537.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	537.00
				7	Total Claim
	6f.	Student loans	6f.	\$	11,627.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	31,620.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	43,247.00

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		Doddiil	THE THREE COUNTY	
Fill in this infor	rmation to identify your	case:		
Debtor 1	John J Luna			
	First Name	Middle Name	Last Name	
Debtor 2	Gina M Luna			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.1 Orchard Lane Apartments 154 Juliann Drive Wood Dale, IL 60191 apartment lease 10/2015 ~ 10/2016

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	0000 10 10-000 1	Docume	nt Page 39 c	of 70	
Fill in this i	information to identify your	case:			
Debtor 1	John J Luna				
	First Name	Middle Name	Last Name		
Debtor 2	Gina M Luna				
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	per				
(if known)				☐ Check if	
				amended	ı illirig
Official	Form 106H				
3ched	ule H: Your Cod	ebtors			12/15
Sadabtava .	ara naanla ar antitiaa wha a	ra alaa liabla far any dab	to valumely have. Be a	a complete and accurate as possible. If to	
eople are f	filing together, both are equ	ally responsible for supp	lying correct informat	is complete and accurate as possible. If twoicion, if more space is needed, copy the Action of this page. On the top of any Additional	lditional Page,
our name	and case number (if known)	. Answer every question.			
1. Do y	you have any codebtors? (If	you are filing a joint case, o	do not list either spouse	as a codebtor.	
■ No					
☐ Yes					
	nin the last 8 years, have you a, California, Idaho, Louisiana,			ry? (Community property states and territorie ington, and Wisconsin.)	s include
■ No. 0	Go to line 3.				
☐ Yes.	. Did your spouse, former spou	use, or legal equivalent live	with you at the time?		
in line Form 1	2 again as a codebtor only i	f that person is a guarant	or or cosigner. Make	if your spouse is filing with you. List the sure you have listed the creditor on Sche 16G). Use Schedule D, Schedule E/F, or Sc	dule D (Official
	Column 1: Your codebtor lame, Number, Street, City, State and Zl	P Code		Column 2: The creditor to whom you Check all schedules that apply:	owe the debt
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
_	Number Street			_	
	City	State	ZIP Code		
				Польти. В г	
3.2	Name			□ Schedule D, line □ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			, · · <u> </u>	

State

City

ZIP Code

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FIII	n this information to identify			
Deb	otor 1 John	Luna		
	otor 2 Gina use, if filing)	l Luna		
Unit	ed States Bankruptcy Cour	for the: NORTHERN DISTRI	CT OF ILLINOIS	
Cas (If kn	e number own)		-	Check if this is:  ☐ An amended filing ☐ A supplement showing postpetition chapter 13 income as of the following date:
	ficial Form 106			MM / DD/ YYYY
e,				
Be a supp spou	olying correct information use. If you are separated a	s possible. If two married peo If you are married and not fili nd your spouse is not filing w	ng jointly, and your spouse is livin ith you, do not include information	d Debtor 2), both are equally responsible for g with you, include information about your about your spouse. If more space is needed,
Be a supp spou	s complete and accurate olying correct information use. If you are separated at a separate sheet to this Describe Emplo	s possible. If two married peo If you are married and not fili nd your spouse is not filing w form. On the top of any additi	ng jointly, and your spouse is livin ith you, do not include information ional pages, write your name and c	d Debtor 2), both are equally responsible for g with you, include information about your about your spouse. If more space is needed, ase number (if known). Answer every question
Be a supp spou attac	s complete and accurate olying correct information use. If you are separated at a separate sheet to this Describe Emplo	s possible. If two married peo If you are married and not fili nd your spouse is not filing w form. On the top of any additi	ng jointly, and your spouse is livin ith you, do not include information ional pages, write your name and control Debtor 1	d Debtor 2), both are equally responsible for g with you, include information about your about your spouse. If more space is needed, ase number (if known). Answer every question  Debtor 2 or non-filing spouse
Be a supp spou attac	s complete and accurate olying correct information use. If you are separated at a separate sheet to this Describe Emploise. The Describe Emploise Fill in your employment information.  If you have more than one	s possible. If two married peous figure is possible. If two married and not filing work to spouse is not filing work form. On the top of any additionant	ng jointly, and your spouse is livin ith you, do not include information ional pages, write your name and c	d Debtor 2), both are equally responsible for g with you, include information about your about your spouse. If more space is needed, ase number (if known). Answer every question
Be a supp spou attac	s complete and accurate olying correct information use. If you are separated at a separate sheet to this Describe Emploise. Describe Emploise information.	s possible. If two married peous figure is possible. If two married and not filing work is pour spouse is not filing work. On the top of any additionant is poby.  Employment status	ng jointly, and your spouse is livin ith you, do not include information ional pages, write your name and control Debtor 1	g with you, include information about your about your spouse. If more space is needed, ase number (if known). Answer every question  Debtor 2 or non-filing spouse
Be a supp spou attac	s complete and accurate olying correct information use. If you are separated at a separate sheet to this Describe Emploise. The Describe Emploise Fill in your employment information.  If you have more than one attach a separate page with the Describe Emploise Empl	s possible. If two married peous figure is possible. If two married and not filing work is pour spouse is not filing work. On the top of any additionant is poby.  Employment status	ng jointly, and your spouse is livinith you, do not include information ional pages, write your name and complete to the page of the page	d Debtor 2), both are equally responsible for g with you, include information about your about your spouse. If more space is needed, ase number (if known). Answer every question  Debtor 2 or non-filing spouse
Be a supp spou attac	s complete and accurate olying correct information use. If you are separated at a separate sheet to this the separate sheet to this Describe Employment information.  If you have more than one attach a separate page wiinformation about addition	s possible. If two married peo If you are married and not fili nd your spouse is not filing w form. On the top of any additi ment  Cob, Cob, Cob, Cob, Cob, Cob, Cob, Cob	ng jointly, and your spouse is livinith you, do not include information ional pages, write your name and complete the pages is living in a page in	d Debtor 2), both are equally responsible for g with you, include information about your about your spouse. If more space is needed, ase number (if known). Answer every question  Debtor 2 or non-filing spouse
Be a supp spou attac	s complete and accurate blying correct information use. If you are separated at a separate sheet to this.  Describe Emploise Fill in your employment information.  If you have more than one attach a separate page wi information about addition employers.  Include part-time, seasonal	s possible. If two married peo If you are married and not fili nd your spouse is not filing w form. On the top of any additi ment  Cob, Employment status  Occupation  Occupation  Temployer's name  udent Employer's address	ng jointly, and your spouse is livinith you, do not include information ional pages, write your name and co  Debtor 1  Employed  Not employed security officer	d Debtor 2), both are equally responsible for g with you, include information about your about your spouse. If more space is needed, ase number (if known). Answer every question  Debtor 2 or non-filing spouse

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

			non-	filing spouse
2.	\$	3,371.00	\$	0.00
3.	+\$	0.00	+\$	0.00
4.	\$	3,371.00	\$_	0.00

For Debtor 2 or

For Debtor 1

Official Form 106I Schedule I: Your Income page 1

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Deb	tor 1 tor 2	John J Luna Gina M Luna	_	Ca	se number ( <i>if k</i>	nown)			
					or Debtor 1			r Debtor 2 or n-filing spouse	
	Cop	by line 4 here	4.	\$	3,37	1.00	. \$_	0.00	<u>)                                    </u>
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	<b>10</b> 4	3.00	\$	0.00	,
	5b.	Mandatory contributions for retirement plans	5b.	\$		9.00	* - * -	0.00	_
	5c.	Voluntary contributions for retirement plans	5c.	\$		0.00		0.00	_
	5d.	Required repayments of retirement fund loans	5d.	\$		3.00	* *	0.00	_
	5e.	Insurance	5e.	\$		2.00	\$	0.00	_
	5f.	Domestic support obligations	5f.	\$		0.00	\$	0.00	
	5g.	Union dues	5g.	\$		0.00	\$	0.00	 )
	5h.	Other deductions. Specify: life insurance	5h.+	+ \$	39	9.00	+ \$	0.00	)
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,050	6.00	\$	0.00	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,31	5.00	\$	0.00	)
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$		0.00	\$	0.00	•
	8b.	Interest and dividends	8b.	\$		0.00	·	0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$		0.00	\$	0.00	_
	8d.	Unemployment compensation	8d.	\$		0.00	\$	0.00	)
	8e.	Social Security	8e.	\$		0.00	\$	0.00	)
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: disability	8f.	\$		0.00	\$_	1,368.00	_
	8g. 8h.	Pension or retirement income	8g. 8h.⊣	\$ - \$		0.00	+ \$_	0.00	
	OII.	Other monthly income. Specify:		- Ф		J.UU	, <sup>+</sup> , <sup>-</sup>	0.00	<u>,</u>
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	(	0.00	\$_	1,368.0	0
10	Cal	culate monthly income. Add line 7 + line 9.	10. \$		2,315.00	1 s	1	368.00 = \$	3,683.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			2,010.00				3,000.00
11.	State Included the other of the	te all other regular contributions to the expenses that you list in <i>Schedule</i> adde contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not cify:	depen				-		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certalies						12. \$ <b>Combi</b>	
13.	Do :	you expect an increase or decrease within the year after you file this form No.	1?					month	ly income
		Yes. Explain:							

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Fill	in this informa	ition to identify yo	our case:			l			
Deb		John J Luna				Ch	ook if	this is:	
Всв	101 1	John J Luna						amended filing	
	tor 2	Gina M Luna							ving postpetition chapter
(Spo	ouse, if filing)						13 (	expenses as or	the following date:
Unit	ed States Bankr	ruptcy Court for the:	NORTH	ERN DISTRICT OF ILLIN	OIS		MM	I / DD / YYYY	
1	e number nown)								
Of	fficial Fo	rm 106J							
Sc	chedule	J: Your I	Expen	ses					12/1
Be info	as complete a ormation. If m nber (if know	and accurate as lore space is ne n). Answer ever	possible. eded, atta y question	If two married people ar					
Par	t 1: Descr Is this a joir	ribe Your House	hold						
	□ No. Go to								
		es Debtor 2 live i	n a separa	ate household?					
	■ N		t file Officia	al Form 106J-2, <i>Expense</i> s	for Separate House	ehold of De	ebtor 2	2.	
2.	Do you have	e dependents?	■ No						
	Do not list D Debtor 2.	-	☐ Yes.	Fill out this information for each dependent	Dependent's relati			Dependent's age	Does dependent live with you?
	Do not state dependents								☐ No ☐ Yes
3.	expenses of	penses include f people other tl d your depende	nan 🗖	No Yes					☐ Yes
Est	imate your ex	ate Your Ongoii openses as of yo a date after the b	our bankru	y Expenses uptcy filing date unless y y is filed. If this is a supp	ou are using this followed the second	orm as a e <i>J</i> , check	suppletthe b	ement in a Cha ox at the top o	pter 13 case to report f the form and fill in the
the		h assistance and		government assistance i luded it on <i>Schedule I:</i> )				Your expe	enses
4.		or home owners		ses for your residence. I	nclude first mortgage	e 4.	\$_		1,150.00
	If not includ	led in line 4:							
	4a. Real e	estate taxes				4a.	\$		0.00
		rty, homeowner's	s, or renter'	s insurance		4a. 4b.	_		0.00
	•	maintenance, re				4c.			0.00
		owner's associat				4d.			0.00
5.	Additional r	mortgage payme	ents for yo	our residence, such as ho	me equity loans	5.	\$		0.00

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	tor 1 tor 2	John J L Gina M L		Case num	ber (if known)	
6.	Utiliti	ies:				
-	6a.		, heat, natural gas	6a.	\$	150.00
	6b.	Water, sev	wer, garbage collection	6b.	\$	0.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	\$	318.00
	6d.	Other. Spe	ecify:	6d.	\$	0.00
7.	Food	and hous	ekeeping supplies		\$	800.00
8.	Child	care and c	children's education costs	8.	\$	0.00
9.	Cloth	ning, laund	lry, and dry cleaning	9.	\$	140.00
10.	Perso	onal care p	products and services	10.	\$	80.00
11.	Medi	cal and de	ntal expenses	11.	\$	300.00
12.	Trans	sportation.	Include gas, maintenance, bus or train fare.			
			ar payments.	12.	·	380.00
			clubs, recreation, newspapers, magazines, and books	13.	\$	40.00
			ributions and religious donations	14.	\$	0.00
15.	Insur					
			nsurance deducted from your pay or included in lines 4 or 20.	150	¢.	0.00
		Life insura		15a.	·	0.00
		Health ins		15b.	· —	0.00
		Vehicle in		15c.		98.00
4.0			urance. Specify:	15d.	\$	0.00
	Speci	ify:	nclude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
17.			ease payments:	170	<b>c</b>	200.00
			ents for Vehicle 1	17a.	·	200.00
			ents for Vehicle 2	17b.	*	0.00
		Other. Spe		17c.	·	0.00
40		Other. Spe		17d.	\$	0.00
18.			of alimony, maintenance, and support that you did not report as your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
19.			s you make to support others who do not live with you.	_	\$	0.00
	Speci		you mand to capper office and active min your	19.		0.00
20.			erty expenses not included in lines 4 or 5 of this form or on Sched		our Income.	
			s on other property	20a.		0.00
	20b.	Real estat	te taxes	20b.	\$	0.00
	20c.	Property,	homeowner's, or renter's insurance	20c.	\$	0.00
	20d.	Maintenar	nce, repair, and upkeep expenses	20d.		0.00
			ner's association or condominium dues	20e.	\$	0.00
21.	Othe	r: Specify:		21.	+\$	0.00
						0.50
22.		•	monthly expenses			_
			through 21.		\$	3,656.00
	22b. (	Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c. /	Add line 22	a and 22b. The result is your monthly expenses.		\$	3,656.00
23.			monthly net income.			
			12 (your combined monthly income) from Schedule I.	23a.	\$	3,683.00
	23b.	Copy your	r monthly expenses from line 22c above.	23b.	-\$	3,656.00
	23c.		your monthly expenses from your monthly income. is your <i>monthly net income</i> .	23c.	\$	27.00
24.	For ex modifi	kample, do yo ication to the O.	an increase or decrease in your expenses within the year after you but expect to finish paying for your car loan within the year or do you expect your neterms of your mortgage?			se or decrease because of a
	□Y€	es.	Explain here:			

Fill in this	information to identify your	case:			
Debtor 1	John J Luna				
	First Name	Middle Name	Last Name		
Debtor 2	Gina M Luna				
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case numb	per				
(if known)				☐ Check if this is an	
				amended filing	
Official F	Form 106Dec				
		مرياه الريام مراسم	l Dahtaria Caha	dulaa	
Decia	ration About a	in individua	I Debtor's Sche	eaules 1	2/15
years, or bo	oth. 18 U.S.C. §§ 152, 1341, 1	519, and 3571.			
Did yo	ou pay or agree to pay some	one who is NOT an atto	rney to help you fill out bankr	ruptcy forms?	
<b>■</b> N	No				
П	es. Name of person			Attach Bankruptcy Petition Preparer's Noti	ce.
				Declaration, and Signature (Official Form 1	
	penalty of perjury, I declare ey are true and correct.	that I have read the sun	nmary and schedules filed wit	th this declaration and	
V /-	/ Jahra 11		V /-/ Oin - M.I	_	
	/ John J Luna ohn J Luna		X /s/ Gina M Luna Gina M Luna	a	
	gnature of Debtor 1		Signature of Debt	tor 2	
3.5	g ·		2.g. ata. 5 5. 2000		
Da	ate April 20, 2016		Date April 20,	, 2016	

Fill in this infor	Fill in this information to identify your case:							
Debtor 1	John J Luna First Name	Middle Name	Last Name					
Debtor 2 (Spouse f, filing)	Gina M Luna First Name	Middle Name	Last Name					
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS					
Case number								

Official Form 106Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

☐ Check if this is an amended filing

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.



Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of person

Attach Bankruptcy Petition Preparer's Notice. Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

John J Luna Signaturé of Debtor 1

Date April 18, 2016

Signature of Debtor 2

Date April 18, 2016

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Fill in	this inforn	nation to identify you	r case:			
Debto		John J Luna				
		First Name	Middle Name	Last Name		
Debto		Gina M Luna First Name	Middle Name	Lost Nama		
(Spouse	ir, tiling)	First Name	мідаіе мате	Last Name		
United	States Ba	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Case r	number _				_	theck if this is an mended filing
State Be as conformation	ement complete a ation. If m	nd accurate as possi	attach a separate sheet to	are filing together, both are	ankruptcy equally responsible for sup y additional pages, write you	
Part 1		,	rital Status and Where You	Lived Before		
1. W	hat is you	current marital statu	s?			
	Married Not mar	ried				
2. Dı	uring the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	l No l Yes. Lis	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>i</i> .	
D	ebtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
	and territori	es include Arizona, Ca		vada, New Mexico, Puerto R	ity property state or territory co, Texas, Washington and W	
Part 2	Explai	n the Sources of You	r Income			
Fil	II in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?
		in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$12,377.00	☐ Wages, commissions, bonuses, tips	\$0.00
			☐ Operating a business		☐ Operating a business	

Official Form 107

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De	ebtor 2 Gi	na M Luna					C	Case n	umber (if known)		
				Debtor 1					Debtor 2		
				Sources o Check all t		(befo	s income re deductions and sions)		Sources of inc Check all that a		Gross income (before deductions and exclusions)
	or last caler anuary 1 to	ndar year: December :	31, 2015 )	■ Wages, bonuses, ti	commissions,		\$62,169.0		☐ Wages, com conuses, tips	imissions,	\$0.00
				☐ Operati	ng a business			I	☐ Operating a	business	
		dar year bei December :		■ Wages, bonuses, ti	commissions,		\$59,647.0		☐ Wages, com conuses, tips	imissions,	\$0.00
				☐ Operati	ng a business			ı	Operating a	business	
	and other winnings.  List each	public benef If you are fili	it payments; ng a joint cas he gross inco	pensions; re se and you ha	ntal income; inte ave income that	rest; divid you rece		llected it only	I from lawsuits;  once under De	royalties; and ebtor 1.	ecurity, unemployment, d gambling and lottery
				Debtor 1					Debtor 2		
				Sources of Describe be		each (befo	s income from source re deductions and sions)	1	Sources of inc Describe below		Gross income (before deductions and exclusions)
		y 1 of currer filed for ban		disability	benefits		\$6,092.0	0			
<b>Р</b> а					e You Filed for	•					
	□ No.	Neither De	btor 1 nor D	ebtor 2 has	•	umer de	bts. Consumer de	ebts a	re defined in 11	U.S.C. § 10 <sup>-</sup>	1(8) as "incurred by an
		During the	90 days befo	ore you filed f	or bankruptcy, d	lid you pa	y any creditor a t	otal of	\$6,425* or mo	re?	
			Go to line 7	·.							
		Yes	paid that cre not include	editor. Do no payments to	t include payme an attorney for t	nts for do this bank	mestic support ol ruptcy case.	bligation	ons, such as ch	nild support a	ne total amount you nd alimony. Also, do
	_						at for cases filed	011 01	aitei the date o	i aujusimeni.	
	■ Yes.				primarily const or bankruptcy, d		ots. By any creditor a to	total of	\$600 or more?	•	
		■ No.	Go to line 7	·.							
		□ Yes	include pay		mestic support o		of \$600 or more a s, such as child s				creditor. Do not nclude payments to an
	Creditor	's Name and	I Address		Dates of payme	ent	Total amount		Amount you still owe	Was this p	payment for
							paid				

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Del	ebtor 2 Gina M Luna		Cas	e number (if known)		
7.	Within 1 year before you filed for bankru Insiders include your relatives; any genera of which you are an officer, director, person a business you operate as a sole proprieto alimony.	I partners; relatives of any ger n in control, or owner of 20% o	neral partners; partne or more of their voting	erships of which yo g securities; and ar	ou are a general ny managing ag	partner; corporations gent, including one fo
	<ul><li>■ No</li><li>□ Yes. List all payments to an insider.</li></ul>					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for t	his payment
3.	Within 1 year before you filed for bankrinsider? Include payments on debts guaranteed or		ments or transfer a	ny property on a	ccount of a de	bt that benefited an
	■ No □ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for t	his payment tor's name
Par	rt 4: Identify Legal Actions, Repossess	sions, and Foreclosures				
9.	Within 1 year before you filed for bankru List all such matters, including personal inj modifications, and contract disputes.					
	■ No □ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	case
10.	Within 1 year before you filed for bankru Check all that apply and fill in the details b		erty repossessed, fo	oreclosed, garnis	hed, attached,	, seized, or levied?
	<ul><li>No. Go to line 11.</li><li>Yes. Fill in the information below.</li></ul>					
	Creditor Name and Address	Describe the Property		Date		Value of the property
11.	Within 90 days before you filed for bank	Explain what happened		nancial institution	ı. set off anv aı	mounts from vour
	accounts or refuse to make a payment I		<b>3</b>		,	
	☐ Yes. Fill in the details.  Creditor Name and Address	Describe the action the	e creditor took	Date	action was	Amount
12.	Within 1 year before you filed for bankro	uptcv. was any of your prop	erty in the possessi	taken on of an assigne		it of creditors. a
	court-appointed receiver, a custodian, o					,
	■ No □ Yes					
Par	rt 5: List Certain Gifts and Contribution	ns				
13.	Within 2 years before you filed for bank  No	ruptcy, did you give any gift	s with a total value	of more than \$60	0 per person?	
	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$6 per person	00 Describe the gifts		Dates the g	s you gave ifts	Value
	Person to Whom You Gave the Gift and Address:	i				

John J Luna

Debtor 1

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**Address** 

property transferred

Person's relationship to you

made

payments received or debts

paid in exchange

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Debtor 1 John J Luna
Debtor 2 Gina M Luna Case number (if known)

19.	beneficiary? (These are often called asset-prot		property to a self-set	tied trust or similar device	of which you are a
	☐ Yes. Fill in the details.				
	Name of trust	Description and va	alue of the property tra	ansferred	Date Transfer was made
Par	rt 8: List of Certain Financial Accounts, Ins	truments, Safe Deposit	Boxes, and Storage U	nits	
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc	r other financial accoun	ts; certificates of depo		
	■ No □ Yes. Fill in the details.				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 yeash, or other valuables?	ear before you filed for	bankruptcy, any safe	deposit box or other depos	itory for securities,
	■ No □ Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acce Address (Number, St State and ZIP Code)		be the contents	Do you still have it?
22.	_	r place other than your	home within 1 year be	fore you filed for bankrupt	cy?
	■ No □ Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		be the contents	Do you still have it?
Par	rt 9: Identify Property You Hold or Control f	or Someone Else			
23.	Do you hold or control any property that son for someone.	neone else owns? Inclu	de any property you b	orrowed from, are storing	for, or hold in trust
	■ No □ Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prope (Number, Street, City, St Code)		be the property	Value
Par	rt 10: Give Details About Environmental Info	rmation			
For	the purpose of Part 10, the following definition	ns apply:			
	Environmental law means any federal, state, toxic substances, wastes, or material into the regulations controlling the cleanup of these	e air, land, soil, surface	water, groundwater,		
	Site means any location, facility, or property to own, operate, or utilize it, including dispose		nvironmental law, who	ether you now own, operate	e, or utilize it or used
	Hazardous material means anything an envir hazardous material, pollutant, contaminant,	ronmental law defines a	s a hazardous waste,	hazardous substance, toxi	c substance,

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 John J Luna Debtor 2 Gina M Luna

Case number (if known)

24.	Has any governmental unit notified you that you	ou may be liable or potentially liable	under or in violation of an environment	ntal law?		
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of an	y release of hazardous material?				
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or admir	nistrative proceeding under any envi	ronmental law? Include settlements a	nd orders.		
	■ No □ Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Par	11: Give Details About Your Business or Co	onnections to Any Business				
27.	Within 4 years before you filed for bankruptcy	, did you own a business or have an	y of the following connections to any	business?		
	☐ A sole proprietor or self-employed in a	a trade, profession, or other activity,	either full-time or part-time			
	☐ A member of a limited liability compan	y (LLC) or limited liability partnershi	p (LLP)			
	☐ A partner in a partnership					
	☐ An officer, director, or managing exec	utive of a corporation				
	☐ An owner of at least 5% of the voting of	or equity securities of a corporation				
	■ No. None of the above applies. Go to Par	t 12.				
	☐ Yes. Check all that apply above and fill in	the details below for each business	<u>.</u>			
		Describe the nature of the business	Employer Identification number			
	Address (Number, Street, City, State and ZIP Code)	lame of accountant or bookkeeper	Do not include Social Security n  Dates business existed	umber or IIIN.		
28.	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.					
	■ No □ Yes. Fill in the details below.					
	Name Address (Number, Street, City, State and ZIP Code)	Pate Issued				

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Debtor 1 John J Luna	l	
Debtor 2 Gina M Lun	1	Case number (if known)
Part 12: Sign Below		
are true and correct. I un	derstand that making a false statement an result in fines up to \$250,000, or imp	nd any attachments, and I declare under penalty of perjury that the answers, concealing property, or obtaining money or property by fraud in connection prisonment for up to 20 years, or both.
/s/ John J Luna		na M Luna
John J Luna	Gina	M Luna
Signature of Debtor 1	Signa	ture of Debtor 2
Date April 20, 2016	Date	April 20, 2016
Did you attach additional ☐ No ■ Yes	pages to Your Statement of Financial	Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Did you pay or agree to p ■ No	ay someone who is not an attorney to	help you fill out bankruptcy forms?
☐ Yes. Name of Person	. Attach the Bankruptcy Petition Pre	parer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1 John J Luna Debtor 2 Gina M Luna

Case number (if known)

#### Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C<sub>2</sub>§§ 152, 1341, 1519, and 3571.

John J Luna

Signature of Debtor 1

Date April 18, 2016

Gina M Luna Signature of Debtor 2

Date April 18, 2016

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

🗆 Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this info	ormation to identify your	case:		
Debtor 1	John J Luna			
Dobtor 1	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	Gina M Luna First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number				Observativity the form
(II KNOWN)				<ul><li>Check if this is an amended filing</li></ul>
1			-	J
Official F	orm 109			
		n far Indi	iduala Filina Undar Chanta	. <b></b> 7
Stateme	ent of intentio	n for mark	viduals Filing Under Chapte	<b>er /</b> 12/15
If you are an in	ndividual filing under cha	pter 7, you must fil	I out this form if:	
_	ave claims secured by yo	-		
	ased personal property a			
			you file your bankruptcy petition or by the date set e time for cause. You must also send copies to the	
	e form		·	·
		r in a joint case, bo	th are equally responsible for supplying correct in	formation. Both debtors must
sign	and date the form.			
			s needed, attach a separate sheet to this form. On t	he top of any additional pages,
write	your name and case nur	nber (if known).		
Part 1: List	Your Creditors Who Hav	e Secured Claims		
•	_	art 1 of Schedule D	: Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
information Identify the	below. creditor and the property t	hat is collateral	What do you intend to do with the property that	Did you claim the property
			secures a debt?	as exempt on Schedule C?
Creditor's	Healthcare Associate	s Credit	☐ Surrender the property.	□ No
name:	Union		☐ Retain the property and redeem it.	■ Yes
Description	of 0000 Observed at less	I- 00 000	Retain the property and enter into a	■ Yes
Description	of 2008 Chevrolet Im miles	paia 86,000	Reaffirmation Agreement.	
property securing del	<sub>ht</sub> . fair condition (nee		☐ Retain the property and [explain]:	
· ·	repair quoted \$1,0 work) needs new t			
	worky needs new t			_
	Your Unexpired Persona		in Schedule G: Executory Contracts and Unexpire	d Leaner (Official Form 1060) fill
in the informat	tion below. Do not list rea	al estate leases. Un	nexpired leases are leases that are still in effect; the the trustee does not assume it. 11 U.S.C. § 365(p)(2	e lease period has not yet ended.
Describe your	r unexpired personal pro	perty leases		Will the lease be assumed?
Lessor's name	: Orchard Lane	Anartmente		□ No
LC3301 3 Haille	. Ordinaru Lane	Apartments		□ INO
				Yes
Department of the	lanand	40/0045 45/5	2040	
Description of Property:	ieased <b>apartment lea</b> s	se 10/2015 ~ 10/2	2016	

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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	otor 1 John J Luna otor 2 Gina M Luna	Case number (if known)
Part	t3: Sign Below	
orop	perty that is subject to an unexpired lease.	my intention about any property of my estate that secures a debt and any personal
	perty that is subject to an unexpired lease.  /s/ John J Luna	X /s/ Gina M Luna
orop	erty that is subject to an unexpired lease.  /s/ John J Luna John J Luna	X /s/ Gina M Luna Gina M Luna
orop	perty that is subject to an unexpired lease.  /s/ John J Luna	X /s/ Gina M Luna

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Debtor 1 John J Luna Debtor 2 Gina M Luna

Case number (if known)

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

John J Luna Signature of Debtor 1

Date April 18, 2016

Gina M Luna Signature of Debtor 2

Date April 18, 2016

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

7-19-2016

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B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Northern District of Illinois

In 1	John J Luna re Gina M Luna		Case No.	
	Oma w Euna	Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENS	ATION OF ATTO	RNEV FOR DE	TRTOR(S)
				` ,
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of or	f the petition in bankruptcy,	, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	300.00
	Prior to the filing of this statement I have received		\$	300.00
	Balance Due		\$	0.00
2.	\$_335.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compensation	ation with any other person	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names			
6.	In return for the above-disclosed fee, I have agreed to rende	r legal service for all aspect	ts of the bankruptcy c	ase, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering</li> <li>b. Preparation and filing of any petition, schedules, stateme</li> <li>c. Representation of the debtor at the meeting of creditors at</li> <li>d. Representation of the debtor in adversary proceedings are</li> <li>e. [Other provisions as needed]</li> </ul>	ent of affairs and plan which and confirmation hearing, a	n may be required; nd any adjourned hea	
7.	By agreement with the debtor(s), the above-disclosed fee do	es not include the following	g service:	
	(	CERTIFICATION		
this	I certify that the foregoing is a complete statement of any agbankruptcy proceeding.	reement or arrangement for	payment to me for re	epresentation of the debtor(s) in
	April 20, 2016	/s/ Nella E. Maria	ni	
_	Date	Nella E. Mariani 6		
		Signature of Attorne The Law Offices	ey of Nella E. Mariani	i, P.C.
		600 S County Lin		
		Bensenville, IL 66 (312) 307-9411 F	5106 Fax: (630) 595-5901	ı
		nellaep@aol.com	` '	
1		Name of law firm		

### PRE-PETITION CHAPTER 7 RETAINER AGREEMENT

I/WE HEREBY RETAIN AND EMPLOY THE LAW OFFICES OF NELLA E. MARIANI, P.C. TO HANDLE MY/OUR CHAPTER 7 BANKRUPTCY. I/WE UNDERSTAND THAT THE FOLLOWING SERVICES WILL BE PROVIDED:

SCHOOL TO Chapter 13 Procedures evaluation of the clients's financial

- 1. Initial interview-Explanation of Chapter 7 & Chapter 13 Procedures, evaluation of the clients's financial situation to determine feasibility of filing Chapter 7 or Chapter 13, overview and discussion of various options, Preparation of Bankruptcy Petition & Schedules, Assistance in procurement of mandatory creditor counseling Preparation acredit report, Filing of Petition and Schedules with the Bankruptcy Court. The above certificate, obtain a credit report, Filing of Petition and Schedules with the bankruptcy court representation is completed upon filing the filing of Bankruptcy Petition and Schedules with the bankruptcy court and said agreement is terminated.
- 2. For said representation, Client (s) agree to pay a retainer fee in the amount of SCOCO to the above named law office for the above referenced pre-filing legal services, expenses, and court fees. Client hereby understands that any moneys paid for said services, costs and fees are non-refundable once received by said law office. Client(s) further understands that he/she is not entitled to a refund in the event that the bankruptcy petition is not filed with the bankruptcy court.
- 3. Client acknowledges that both parties, The Law Offices of Nella E. Mariani, P.C. and Client(s) enter into this agreement with an understanding that this contract is completed and terminated upon the filing of the petition and Client (s) agrees to enter a second contract for post-petition legal services related to his/her bankruptcy case. Cient(s) further understand that neither the above named law office nor Client(s) are under any obligation to enter in said second agreement and Client may choose to find other representation or represent himself/herself. If Client(s) said second agreement and Client may choose to find other representation or representation for post-petition legal services, client agrees to enter in said agreement.

I HEREBY CERTIFY THAT I HAVE READ THIS AGREEMENT IN ITS ENTIRETY:

1 / L

Client(s)

LAW OFFICES OF NELLA E. MARIANI, P.C.

Nella E. Mariani

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### United States Bankruptcy Court Northern District of Illinois

In re	John J Luna		~	
111 10	Gina M Luna	Debtor(s)	Case No. Chapter	7
		VERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	52
	The above-named Debto (our) knowledge.	or(s) hereby verifies that the list of credit	tors is true and o	correct to the best of my
Date:	April 20, 2016	/s/ John J Luna  John J Luna  Signature of Debtor		

Adventist Glen Oaks Hospital c/o Malcom S Gerald & Associates 332 S. Michigan Avenue, Suite 600 Chicago, IL 60604

Adventist GlenOaks Hospital 75 Remittance Drive South, Ste 3125 Chicago, IL 60675

Adventist Health Partners P.O. Box 7001 Bolingbrook, IL 60440

AFNI PO Box 3097 Bloomington, IL 61702

AFNI Inc. P.O. Box 3517 Bloomington, IL 61702

Alexian Brother Medical & Associate c/o Malcom S. Gerald & Associates 332 S. Michigan Avenue, Suite 600 Chicago, IL 60604

American Express Po Box 297871 Fort Lauderdale, FL 33329

American Express c/o Firstsource 205 Bryant Woods South Almherst, NY 14228

American Express Box 0001 Los Angeles, CA 90096

Amita Health P.O. Box 7001 Bolingbrook, IL 60440

AT & T Uverse c/o Bay Area Credit Service 1000 Abernathy Road, 1 Suite 195 Atlanta, GA 30328

Athletico LTD c/o Transworld Systemes Inc. P.O. Box 15520 Wilmington, DE 19850

Augusta Disposal & Recycl c/o MCB P.O. Box 1588 Augusta, GA 30903

Best Buy Credit Services P.O. Box 78009 Phoenix, AZ 85062

Capital One Bank c/o Blitt and Gaines, P.C. 661 Glenn Avenue Wheeling, IL 60090

Choice Recovery Po Box 20790 Columbus, OH 43220

Citi-Shell PO Box 6497 Sioux Falls, SD 57117

Comcast c/o AFNI P.O. Box 3517 Bloomington, IL 61702

Crdit One Bank
P.O. Box 60500
City of Industry, CA 91716

Credit One Bank NA Po Box 98875 Las Vegas, NV 89193 Department of Education P.O. Box 740283 Atlanta, GA 30374

DuPage Cardiology Greoup SC 1730 Park Street, Suite 101 Naperville, IL 60563

Ear Institute of Chicago c/o Merchants' Credit Guide 223 W. Jackson Blvd. #700 Chicago, IL 60606

Elk Grove Radiology S.C. P.O. Box 4543 Carol Stream, IL 60197

Gottlieb Memorial Hospital P.O. Box 74867 Chicago, IL 60694

Healthcare Assoc Credit Union 1151 E Warrenville Naperville, IL 60566

Healthcare Associates Credit Union Attn: Bankruptcy Dept. 1151 E Warrenville Rd. Naperville, IL 60563

Illinois Emerency Medicine P.O. Box 71402 Chicago, IL 60694

Illinois Emergency Medical Special c/o Merchants Credit Guide 223 W. Jackson Blvd., Suite 700 Chicago, IL 60606

Internal Revenue P.O. Box 21126 Philadelphia, PA 19114 Kohl's P.O. Box 2983 Milwaukee, WI 53201-2983

Lou Harris Company 1040 S Milwaukee Ave Ste Wheeling, IL 60090

Loyola University Medical Center P.O. Box 3021 Milwaukee, WI 53201

LUMC Patient Payments P.O. Box 3021 Milwaukee, WI 53201

Merchant's Credit Guide Co. 223 W. Jackson Blvd. Chicago, IL 60606

Merchants Credit Guide 223 W Jackson St Chicago, IL 60606

Midtown Physicians S.C. 6538 W. Cermak Rd. Berwyn, IL 60402

Midwest Clinical Imaging 2604 Momentum Place Chicago, IL 60689

Nationwide Credit & Collection 815 Commerce Dr Ste 270 Oak Brook, IL 60523

Nationwide Credit & Collection c/o Evergreen Bank P.O. Box 3219 Oak Brook, IL 60522

Nelnet P.O. Box 82561 Lincoln, NE 68501 Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008

Northwestern Medical Group 26609 Network Place Chicago, IL 60673

Northwestern University Hospital c.o Harris & Harris 111 W Jackson Blovd., Suite 400 Chicago, IL 60604

Rent -A-Center 633 W. North Avenue Villa Park, IL 60181

Springleaf 649 E. Roosevelt Rd. Lombard, IL 60148

Stellar Recovery Inc 1327 Highway 2 Wes Kalispell, MT 59901

Stratford Internal Medicine c/o Merchants' Credit Guide 223 W. Jackson Blvd., #700 Chicago, IL 60606

Suburban Radiologists 1446 Momentum Place Chicago, IL 60689

TCF Bank c/o Professional Account Mgmt. P.O. Box 391 Milwaukee, WI 53201

Tri-State Adjustments 3439 East Ave S La Crosse, WI 54601 Verizon Wireless c/o Diversified Consultants Inc. P.O. Box 551268 Jacksonville, FL 32255